

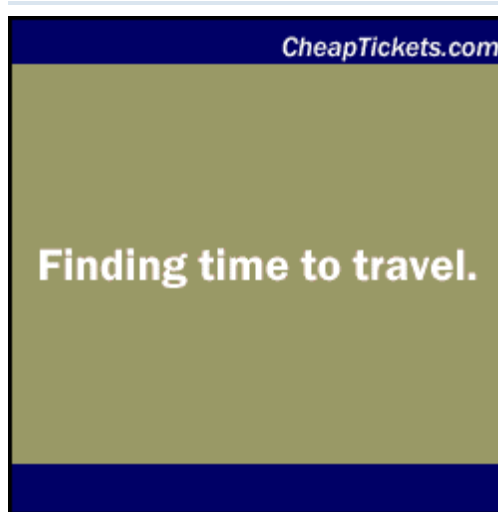
Covering against calamities

By Tom Ramstack
THE WASHINGTON TIMES

Insurance companies say more international travelers have been inquiring about health insurance coverage since the catastrophic Indian Ocean tsunami.

"We have seen inquiries and volumes increase," said Jonathan Ansell, chief executive officer of World Access, one of the nation's largest travel insurance companies. "Southeast Asia has certainly raised the awareness of people of the calamities that can happen when they need health care."

International relief agencies report that as many as 10,000 foreign tourists were killed or still are missing from the Dec. 26 earthquake and tsunami. Many are from Scandinavian countries. At least 37 of the confirmed or presumed dead are American.



World Access has identified about 50 of its insured Americans at hospitals in Southeast Asia, mostly Thailand.

"But the number is changing daily," Mr. Ansell said.

The Richmond-based insurer has sent 15 doctors to the area to assist in the relief effort.

People in the affected areas run the risk of cholera, dysentery and malaria from poor sanitation, according to the World Health Organization.

International health insurance often covers items not included in traditional policies, Mr. Ansell said, such as evacuations from places with primitive health care. The evacuations could be by any transport mode necessary, such as special airplanes outfitted with medical equipment and personnel.

Some international health care policies provide telephone medical assistance service. The 24-hour multilingual hot lines can arrange overseas medical care, including bill payment, and care of children or

other family members.

Another health care plan pays any medical bills not paid by a traveler's domestic policies.

However, no more than 25 percent of Americans who travel abroad buy international health insurance, said Derek Patterson, president of EGlobalHealth Insurers Agency, a travel health insurance broker.

Costs for a medical evacuation by airplane "can very easily approach six figures," Mr. Patterson said.

The average short-term medical insurance for U.S. citizens between 30 and 39 years old costs about \$42 per month for a maximum benefit of \$50,000. A 60- to 64-year-old American would pay \$122 per month for the same policy.

The rates vary depending on the amount of coverage, the deductibles that apply and purchasers' pre-existing health conditions.

Often the purchasers are missionaries and relief workers, such as people traveling to Asia to help victims of the tsunami, Mr. Patterson said.

Inquiries and visits to the EGlobalHealth Web site by people seeking travel insurance are up sharply since Dec. 26 to an estimated 20,000 per day.

"It's doubled," Mr. Patterson said. "There's definitely been a spike."

Most employer-provided health insurance will cover emergency treatment in foreign countries, according to the insurers.

However, small HMOs sometimes do not provide the coverage. Long-term treatment in foreign countries is excluded from most insurance policies.

Those seeking medical treatment in foreign countries should be aware of options before leaving the United States, said Susan Millerick, spokeswoman for Aetna insurance company, which insures nearly 14 million people in the United States.

"They should know the basics of where to get help and how to get home so you're not trying to figure this out in a panic," Mrs. Millerick said. She offers the following guidelines:

- Always carry a medical insurance card and make sure you know how to telephone back to the United States from wherever you travel.
- Have a contact at home who will notify your insurer if you need assistance and where you are.
- Check your health insurance policy before leaving the United States to understand what health benefits are available in an emergency.
- Carry insurance for recovery of lost goods and replacement of identification cards and passports while abroad.
- Make certain your employer knows where you will be so you can contact each other in an emergency.

International health insurance provider Travel Guard International reported about 70 claims related to the tsunami.

The company insures about 6 million Americans.

Most of the claims involved trip cancellations or added costs of returning home.

However, two of the insured people required medical evacuations after sustaining injuries in the tsunami.

Travel Guard International also reported an increase in insurance inquiries since the tsunami struck.

"Most of the calls we're getting related to this are from people traveling to that area in some sort of humanitarian capacity," said Dan McGinnity, vice president of Travel Guard International.

"It heightens their awareness of travel insurance."

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